Claims

1. A computer-aided system for automated credit risk indexing which comprises means (30) for acquiring and evaluating company balance data and/or stock market data by means of which at least expected values for crediting data of individual companies (601,...,603) can be determined, characterized in that

the system comprises a memory module (31) in which predefined stock market data (3111/3121) and/or company balance data (3112/3122) can be stored correlated with the individual companies (601/602/603), and

that the system for automated determination of the crediting data and/or the expected values for the crediting data on the basis of the stock market data (3111/3121) and/or the company balance data (3112/3122) of a particular company (601,...,603) comprises at least one neural network module (33).

2. The computer-aided system as claimed in claim 1, characterized in that the at least one neural network module (33) comprises at least one neural network with a feedforward structure.

3. The computer-aided system as claimed in one of claims 1 or 2, characterized in that training input values of the at least one neural network module (33) comprise the stock market data (3111/3121) and/or the company balance data (3112/3122) and corresponding training output values comprise a credit rating of the corresponding companies (601/602/603).

4. The computer-aided system as claimed in one of claims 1 to 3, characterized in that the system comprises a filter module (34) for the automated

company-related acquisition of stock market data (3111/3121) of various financial centers (50/51/52).

5. The computer-aided system as claimed in one of claims 1 to 4, characterized in that the system comprises a filter module (35) for the automated company-related acquisition of company balance data (3112/3122) from at least one corresponding memory module (61).

6. The computer-aided system as claimed in one of claims 4 or 5, characterized in that at least one of the filter modules (34/35) comprises a definable time interval which determines an expected interval between the expected values to be calculated and the company balance data (3112/3122) and/or stock market data (3111/3121) of the individual companies (601/602/603).

7. The computer-aided system as claimed in one of claims 1 to 6, characterized in that the input values of the at least one neural network (33) comprise interest coverage and/or ratio of debt to total assets and/or earnings growth and/or total debt and/or market capitalization of equity and/or volatility of equity and/or ratio of debt to market capitalization of equity of the respective company (601/602/603).

8. The computer-aided system as claimed in one of claims 1 to 7, characterized in that the crediting data comprise at least one credit risk index for the corresponding company (601/602/603).

9. The computer-aided system as claimed in one of claims 1 to 8, characterized in that the system comprises one or more network units (10/11/12/14/15) by means of which a user (20,...,24) can access user profiles (3220,...,3224) allocated to him and stored in a user database (32) via a communication channel (40/41)

and/or send a crediting request to the computing unit (30).

10. The computer-aided system as claimed in claim 9, characterized in that by means of the user profiles (3220,...,3224), it is possible for the respective user (20,...,24) to define which companies (601,...,603) and/or financial markets (50/51/52) and/or title categories are to be taken into consideration for determining the crediting data.

11. The computer-aided system as claimed in one of claims 9 or 10, characterized in that the communication channel (40/41) comprises the international backbone network Internet.

12. A computer-aided system as claimed in one of claims 9 or 10, characterized in that the communication channel (40/41) comprises a mobile radio network, particularly a GSM and/or a UMTS mobile radio network and/or a WLAN.

13. A computer-aided system, characterized in that the system comprises a number of modules and/or systems for calculating crediting data and/or credit risks of individual companies (601,...,603) as claimed in one of claims 1 to 12 and that the system comprises at least one additional neural network module for determining a credit portfolio risk and/or default correlation risk on the basis of the crediting data and/or credit risks of individual companies (601,...,603), the input data of the at least one additional neural network module comprising output data of the modules for determining crediting data and/or expected values of crediting data of individual companies (601,...,603).

14. The computer-aided system as claimed in claim 13, characterized in that the at least one additional neural network module has a feedforward structure.

15. A computer-aided method for automated credit risk indexing, in which company balance data and/or stock market data are acquired and evaluated, expected values being calculated for crediting data of individual companies (601,...,603), characterized in that

predefined stock market data (3111/3121) and/or company balance data (3112/3122) are stored correlated with the individual companies (601,...,603) by means of a memory module (31), and

that the expected values of the crediting data are determined by means of a neural network module (33) on the basis of the stock market data (3111/3121) and/or the company balance data (3112/3122) of a particular company (601,...,603).

16. The computer-aided method as claimed in claim 15, characterized in that a neural network module having a feedforward structure is used as the at least one neural network module (33).

17. The computer-aided method as claimed in one of claims 15 or 16, characterized in that the stock market data (3111/3121) and/or the company balance data (3112/3122) are used as training input values of the at least one neural network module (33) and correspondingly an associated credit rating of the corresponding companies (601/602/603) is used as training output values.

18. The computer-aided method as claimed in one of claims 15 to 17, characterized in that stock market data (3111/3121) of various financial centers

(50/51/52) are automatically acquired company-related by means of a filter module (34).

19. The computer-aided method as claimed in one of claims 15 to 18, characterized in that company balance data (3112/3122) are automatically acquired company-related from at least one corresponding memory module (61) by means of a filter module (35).

20. The computer-aided method as claimed in one of claims 18 or 19, characterized in that in at least one of the filter modules (34/35), a time interval is defined which determines an expected interval between the expected values to be calculated and the company balance data (3112/3122) and/or stock market data (3111/3121) of the individual companies (601/602/603).

21. The computer-aided method as claimed in one of claims 15 to 20, characterized in that as input parameters of the at least one neural network module (33), data based on interest coverage and/or ratio of debt to total assets and/or earnings growth and/or total debt and/or market capitalization of equity and/or volatility of equity and/or ratio of debt to market capitalization of equity of the respective company (601/602/603) are used.

22. The computer-aided method as claimed in one of claims 15 to 20, characterized in that the crediting data and/or expected values for crediting data comprise at least one credit risk index for the corresponding company (601/602/603).

23. The computer-aided method as claimed in one of claims 15 to 22, characterized in that by means of the network units (10/11/12/30/31), a user profile (3220,...,3224) stored in a user database (32) is accessed by allocated to it user (20,...,24) via a

communication channel (40/41) and/or a crediting request is sent to the computing unit (30).

24. The computer-aided method as claimed in claim 23, characterized in that the user profiles (3220,...,3224) for the respective user (20,...,24) are used for determining which companies (601,...,603) and/or financial markets (50,...,52) and/or title categories are used for determining the crediting data.

25. The computer-aided method as claimed in one of claims 23 or 24, characterized in that the communication channel (40/41) comprises the international backbone network Internet.

26. The computer-aided method as claimed in one of claims 23 or 24, characterized in that the communication channel (40/41) comprises a mobile radio network, particularly a GSM and/or a UMTS mobile radio network and/or a WLAN.

27. The computer-aided method, characterized in that by means of a number of modules and/or systems, crediting data and/or credit risks of individual companies (601,...,603) are determined in accordance with one of claims 1 to 12, and by means of at least one additional neural network, credit portfolio risks and/or default correlation risks are determined on the basis of the crediting data and/or credit risks of the individual companies (601,...,603), the input data of the at least one additional neural network comprising output data of the modules for calculating crediting data of individual companies (601,...,603).

28. The computer-aided method as claimed in claim 27, characterized in that the at least one additional neural network module has a feedforward structure.

29. A computer program product which comprises a computer-readable medium with computer program code means contained therein for controlling one or more processors of a computer-based system for automated credit risk indexing, wherein expected values for crediting data of individual companies (601,...,603) are calculated on the basis of company balance data and/or stock market data, characterized in that

by means of the computer program product, at least one neural network module can be generated in software and used for the automated determination of the crediting data and/or expected values for crediting data.

30. The computer program product which comprises a computer-readable medium with computer program code means contained therein for controlling one or more processors of a computer-based system for automated credit indexing, wherein the computer program product for calculating crediting data of individual companies (601,...,603) comprises computer program products as claimed in one of claims 1 to 12, characterized in that

by means of the computer program product, at least one additional neural network module can be generated in software for determining a credit portfolio risk on the basis of the crediting data of individual companies (601,...,603), the input data of the at least one additional neural network module comprising output data of the neural network modules for calculating crediting data and/or expected values of crediting data of individual companies (601,...,603).

31. The computer program product which can be loaded into the internal memory of a digital computer and comprises software code sections by means of which the steps according to one of claims 15 to 28 can be carried out when the product is running on a computer,

wherein the neural network modules can be generated in software and/or hardware.